

**CLAIMS:**

1. A method performed by a client comprising:
  - receiving a password challenge from a server; and
  - displaying a prompt asking a user for a password, the prompt including an authentication graphic visible to the user.
2. The method of claim 1, wherein displaying the prompt comprises calling a secure password prompt routine having access to a secure storage.
3. The method of claim 2, wherein displaying the prompt further comprises retrieving a stored secret from the secure storage and generating the authentication graphic using the retrieved secret.
4. The method of claim 1, wherein the user can verify the authenticity of the prompt by comparing the authentication graphic to a known graphic.
5. The method of claim 4, wherein the known graphic is physically attached to the client.
6. The method of claim 1, further comprising:
  - receiving the password from the user;

generating a digest using the received password and password challenge; and sending the digest to the server.

7. The method of claim 3, wherein the secret becomes stored in the secure storage when first entered by the user.

8. The method of claim 3, wherein the secret becomes stored in the secure storage when generated based upon information entered by the user.

9. A client device comprising:

- a communications device to receive a password challenge from a server; and
- a display device to display a prompt asking a user for a password, the prompt including an authentication graphic visible to the user.

10. The client device of claim 9, further comprising:

- a secure storage; and
- a processor coupled to the communications device and the display device, wherein the processor directs the display device to display the prompt by calling a secure password prompt routine having access to the secure storage.

11. The client device of claim 10, wherein the processor retrieves a stored secret from the secure storage and generates the authentication graphic using the retrieved secret prior to directing the display device to display the prompt.
12. The client device of claim 9, wherein the user can verify the authenticity of the prompt by comparing the authentication graphic to a known graphic.
13. The client device of claim 12, wherein the known graphic is physically attached to the client.
14. The client device of claim 13, wherein the known graphic is physically attached to the display device.
15. A machine-readable medium having stored thereon data representing instructions that, when executed by a processor of a client, cause the processor to perform operations comprising:
  - receiving a password challenge from a server;
  - displaying a prompt asking a user for a password, the prompt including an authentication graphic visible to the user.
16. The method of claim 15, wherein displaying the prompt comprises calling a secure password prompt routine having access to a secure storage.

17. The method of claim 15, wherein displaying the prompt further comprises retrieving a stored secret from the secure storage and generating the authentication graphic using the retrieved secret.
18. The method of claim 15, wherein the user can verify the authenticity of the prompt by comparing the authentication graphic to a known graphic.
19. The method of claim 18, wherein the known graphic is physically attached to the client.
20. The method of claim 15, further comprising:
  - receiving the password from the user;
  - generating a digest using the received password and password challenge;
  - and
  - sending the digest to the server.